



SEE FURTHER

<<Date>> (Format: Month Day, Year)

<<first_name>> <<middle_name>> <<last_name>> <<suffix>>
<<address_1>>
<<address_2>>
<<city>>, <<state_province>> <<postal_code>>
<<country >>

<<b2b_text_2(SubjectLine)>>

Dear <<first_name>> <<middle_name>> <<last_name>> <<suffix>>,

We are writing to inform you of a data security incident experienced by Beach Re Limited (“Beach”) that may have affected your personal information.¹ As explained below, we recently learned that an unauthorized individual gained access to a Beach employee email account which contained some of your personal information. We are writing to notify you of this incident, to offer you complimentary identity monitoring and identity theft restoration services to assist you, and to inform you about steps that can be taken to help protect your personal information.

What Happened? On March 2, 2020, we detected unusual activity in a Beach employee email account. Upon discovering this activity, we took steps to secure the account and launched an investigation. In connection therewith, we engaged a leading, independent forensics firm to determine what happened and whether sensitive information was accessed or acquired without authorization as a result. As a result of this investigation, we learned that one Beach employee email account had been accessed without authorization between approximately December 23, 2019 and March 3, 2020. We then conducted a review of the contents of the account and, on June 15, 2020, confirmed that the impacted Beach employee email account contained some of your personal information which may have been accessed by an unauthorized individual. We then worked diligently through the end of July to identify your current address information required to provide notification.

Please note that this unauthorized access was limited to information transmitted via email and did not affect any other information systems. In addition, Beach is not aware of the misuse of any potentially impacted personal information.

What Information Was Involved? The following information may have been contained within the accessed email account: your <<b2b_text_1 (Impacted Data)>>.

What We Are Doing. As soon as we discovered this incident, we took the steps referenced above. We also applied enhanced security measures to our email system in order to better safeguard all information in our possession and to help prevent a similar incident from occurring in the future. In addition, we reported this matter to the Federal Bureau of Investigation and will provide whatever assistance is necessary to hold the perpetrator(s) of this incident accountable. Finally, out of an abundance of caution, we are now offering you complimentary identity monitoring and identity theft restoration services through Kroll, a global leader in risk mitigation and response. These services include Credit Monitoring, \$1 Million Identity Fraud Loss Reimbursement, Fraud Consultation, and Identity Theft Restoration.

What You Can Do. We recommend that you activate your complimentary Kroll services. Activation instructions and a description of the services being provided are included with this letter. We also recommend that you review the guidance included with this letter about how to help protect your personal information.

¹ Beach provides insurance and reinsurance broking and advisory services, and may have been in possession of your personal information in connection therewith.

For More Information. If you have questions or need assistance, please contact Kroll at [1-800-368-8888](tel:1-800-368-8888), Monday through Friday from 9 a.m. to 6:30 p.m. Eastern Time, excluding major U.S. holidays. Kroll representatives are fully versed on this incident and can answer any questions you may have regarding the safeguarding of your personal information.

Please accept our sincere apologies and know that we deeply regret any worry or inconvenience that this may cause you.

Sincerely,

Beach Re Limited

Steps You Can Take to Help Further Protect Your Information

Review Your Account Statements and Notify Law Enforcement of Suspicious Activity: As a precautionary measure, we recommend that you remain vigilant by reviewing your account statements and credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission (FTC).

Copy of Credit Report: You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting www.annualcreditreport.com/, calling toll-free 877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can print this form at www.annualcreditreport.com/cra/requestformfinal.pdf. You also can contact one of the following three national credit reporting agencies:

TransUnion

P.O. Box 1000
Chester, PA 19016
1-800-916-8800
www.transunion.com

Experian

P.O. Box 9532
Allen, TX 75013
1-888-397-3742
www.experian.com

Equifax

P.O. Box 105851
Atlanta, GA 30348
1-800-525-6285
www.equifax.com

Free Annual Report

P.O. Box 105281
Atlanta, GA 30348
1-877-322-8228
www.annualcreditreport.com

Fraud Alert: You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least one year. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. Additional information is available at www.annualcreditreport.com.

Security Freeze: You have the right to put a security freeze on your credit file. This will prevent new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A security freeze is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to obtain credit. You must separately place a security freeze on your credit file with each credit reporting agency. There is no charge to place, lift or remove the security freeze. In order to place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement or insurance statement.

Additional Free Resources: You can obtain information from the consumer reporting agencies, the FTC or from your respective state Attorney General about steps you can take toward preventing identity theft. You may report suspected identity theft to local law enforcement, including to the FTC or to the Attorney General in your state. Residents of Maryland, North Carolina, and Rhode Island can obtain more information from their Attorneys General using the contact information below.

Federal Trade Commission

600 Pennsylvania Ave, NW
Washington, DC 20580
consumer.ftc.gov, and
www.ftc.gov/idtheft
1-877-438-4338

**Maryland Attorney
General**

200 St. Paul Place
Baltimore, MD 21202
www.oag.state.md.us
1-888-743-0023

**North Carolina Attorney
General**

9001 Mail Service Center
Raleigh, NC 27699
www.ncdoj.gov
1-877-566-7226

**Rhode Island
Attorney General**

150 South Main Street
Providence, RI 02903
www.riag.ri.gov
401-274-4400

You also have certain rights under the Fair Credit Reporting Act (FCRA), including: to know what is in your file; to dispute incomplete or inaccurate information; to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information, as well as others. For more information about the FCRA, and your rights pursuant to the FCRA, please visit files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf.

As referenced above, we have secured the services of Kroll to provide identity monitoring and identity theft restoration services at no cost to you for one year. Kroll is a global leader in risk mitigation and response, and the Kroll team has extensive experience helping people who have sustained an unintentional exposure of confidential data. Your services² include Credit Monitoring, \$1 Million Identity Fraud Loss Reimbursement, Fraud Consultation, and Identity Theft Restoration.

How to Activate Your Services

Visit <https://enroll.idheadquarters.com> to activate and take advantage of your services.

You have until November 19, 2020 to activate your services.

Membership number: <<Member ID>>

If you have questions, please call 1-???-???-????, Monday through Friday from 9 a.m. to 6:30 p.m. Eastern Time, excluding major U.S. holidays.

Take Advantage of Your Services

You've been provided with access to the following services from Kroll:

Single Bureau Credit Monitoring

You will receive alerts when there are changes to your credit data—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll fraud specialist, who can help you determine if it's an indicator of identity theft.

\$1 Million Identity Fraud Loss Reimbursement

Reimburses you for out-of-pocket expenses totaling up to \$1 million in covered legal costs and expenses for any one stolen identity event. All coverage is subject to the conditions and exclusions in the policy.

Fraud Consultation

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

Identity Theft Restoration

If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator can dig deep to uncover the scope of the identity theft, and then work to resolve it.

² Kroll's activation website is only compatible with the current version or one version earlier of Edge, Chrome, Firefox, and Safari. To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.